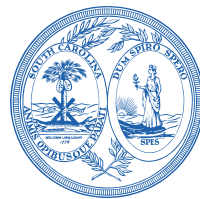


Spring 2020

State Health Plan benchmarks



PEBASM
SC Retirement Systems
and State Health Plan

State Health Plan enrollment¹

As of March 2020

Participants		
Subscribers		291,232
Actives	197,139	
Retirees	90,782	
Others	3,311	
Spouses		85,725
Children		138,533
Total covered lives		515,490

¹Represents enrollment in the State Health Plan, the MUSC Health Plan and TRICARE.

Active subscribers	
State agencies	35,404
Higher education	26,422
School districts	86,627
Optional employers	36,207
Other	12,479
Total active subscribers	197,139

Retirees	
Medicare	71,432
Non-Medicare	19,350
Total retirees	90,782

State Health Plan participating employers

As of March 2020

Employers	
State agencies	86
Higher education	27
School districts	90
Optional employers	563
Total employers	766

State Health Plan versus national trends

Target is to maintain net expenditure growth at least two points below benchmark.

	Benchmark	State Health Plan
2015	7.2%	7.9%
2016	6.9%	0.2%
2017	6.6%	2.4%
2018	6.6%	3.4%
2019	6.6%	2.5% ¹
5-year average (2015-2019)	6.8%	3.3%

¹Incurred in 12 months; paid in 12 months

The benchmark is a blended number derived from annual health care cost trend surveys produced by national consulting firms including Aon, Buck, PriceWaterhouseCoopers and Segal.

State Health Plan contribution rate increases versus CPI growth for medical care

Target is to control annual contribution increase to no more than CPI for medical care plus 3 percentage points. Two-year lag in CPI data used for measure because of timing of the State Health Plan rate setting process.

	State Health Plan total rate increase		Medical care CPI increase
2016	3.4%	2014	3.0%
2017	0.6%	2015	2.6%
2018	2.5%	2016	4.1%
2019	5.7%	2017	1.8%
2020	0.0%	2018	2.0%
5-year average (2016-2020)	2.4%	5-year average (2014-2018)	2.7%

2019 Average monthly total premiums¹

Totals include employee and employer contributions

	Single	Family
State Health Plan	\$500	\$1,305
Large public and private sector employers²	\$640	\$1,807
Public and private sector in South³	\$620	\$1,758
Public employers	\$711	\$1,880
Private – manufacturing	\$592	\$1,725
Private – financial services	\$651	\$1,884

¹Average monthly total premiums in PPO (Preferred Provider Organization) plans

²Large public and private sector employers: ≥ 200 employees in public and private sector

³Public and private sector employers in South includes Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia

Data from the Kaiser Family Foundation Employer Health Benefits 2019 Annual Survey

2019 Average annual deductible¹

	Amount
State Health Plan	\$490
Large public and private sector employers²	\$986
All employers	\$1,206

¹Average annual deductible in PPO (Preferred Provider Organization) plans

²Large public and private sector employers: ≥ 200 employees in public and private sectors

Data from the Kaiser Family Foundation Employer Health Benefits 2019 Annual Survey

2020 Composite monthly premiums¹

	Employer	Employee	Total
State Health Plan	\$573.36	\$159.64	\$733.00
South²	\$757.86	\$185.70	\$943.56
United States	\$931.91	\$164.18	\$1,096.08

Survey uses most prevalent plan among state employee options for analysis.

¹Composite monthly premiums: Weighted average of all PEBA health subscribers enrolled in each coverage level

²South includes Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia

Data from the 2020 PEBA 50-State Survey of State Employee Health Plans

2018 Average annual gross plan cost per active employee¹

	Amount ²
State Health Plan	\$10,528
Public employers	\$12,387
Private – manufacturing	\$13,751
Private – financial services	\$13,607
All employers	\$12,486
Employers – 500+	\$13,178
Employers – 20k+	\$12,245
South ³	\$11,257

¹Average cost in PPO (Preferred Provider Organization) and POS (Point of Service) plans

²Average annual gross plan cost per employee (medical and pharmacy only for active employees and their dependents) = (Claims cost for employee and dependents + administrative costs + employee contributions)/number of active employees

³South includes Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia

Data from 2018 Mercer National Survey of Employer-sponsored Health Plans

Historical State Health Plan increases and funding

Plan year	Employee increase	Employer increase	Overall increase	Plan design changes
2009	0.0%	0.0%	0.0%	
2010	0.0%	0.0%	0.0%	
2011	0.0%	10.3%	7.2%	
2012	4.5%	4.5%	4.5%	
2013	0.0%	6.37%	4.7%	
2014	0.0%	6.8%	5.1%	Increased deductible and coinsurance maximum
2015	0.0%	3.9%	2.9%	Increased deductible and coinsurance maximum
2016	0.0%	4.5%	3.4%	
2017	0.0%	0.8%	0.6%	
2018	0.0%	3.3%	2.5%	
2019	0.0%	7.4%	5.7%	Increased copayments, deductible and coinsurance maximum
2020	0.0%	0.0%	0.0%	



PEBASM

SC Retirement Systems
and State Health Plan

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